

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

1. A method comprising:  
authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device.
2. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:  
accepting alphanumeric user input to the wireless device.
3. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:  
accepting voice user input to the wireless device.
4. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:  
transmitting to a computational entity that accepts alphanumeric input.
5. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:  
transmitting to a computational entity that accepts voice input.

6. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

authorizing a credit card transaction.

7. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

authorizing a debit card transaction.

8. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

authorizing an automatic check handling transaction.

9. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

accepting user input effecting the at least one payment transaction via entry of financial data.

10. The method of Claim 9, wherein said accepting user input effecting the at least one payment transaction via entry of financial data comprises:

accepting near-real-time entry of credit card information.

11. The method of Claim 9, wherein said accepting user input effecting the at least one payment transaction via entry of financial data comprises:

accepting near-real-time entry of debit card information.

12. The method of Claim 9, wherein said accepting user input effecting the at least one payment transaction via entry of financial data comprises:

accepting near-real-time entry of automatic check handling information.

13. The method of Claim 9, wherein said accepting user input effecting the at least one payment transaction via entry of financial data comprises:

accepting user input that activates a profile containing pre-stored financial data.

14. The method of Claim 13, wherein said accepting user input that activates a profile containing pre-stored financial data comprises:

accepting user input that activates a profile containing pre-stored credit card information.

15. The method of Claim 13, wherein said accepting user input that activates a profile containing pre-stored financial data comprises:

accepting user input that activates a profile containing pre-stored debit card information.

16. The method of Claim 13, wherein said accepting user input that activates a profile containing pre-stored financial data comprises:

accepting user input that activates a profile containing pre-stored automatic check handling information.

17. The method of Claim 1, further comprising:

performing said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device in response to a presentation of a message through the wireless device.

18. The method of Claim 17, wherein the presentation of a message through the wireless device comprises:

presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

19. The method of Claim 17, wherein the presentation of a message through the wireless device comprises:

presenting a price through the wireless device.

20. The method of Claim 19, wherein said presenting a price through the wireless device comprises:

presenting the price in conjunction with at least one message-structure item.

21. The method of Claim 20, wherein said presenting the price in conjunction with at least one message-structure item comprises:

presenting the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one

meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

22. The method of Claim 1, wherein said authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

effecting the authorization by user input through the wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application capable browser, and a voice XML capable browser.

23. A system comprising:

means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device.

24. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for accepting alphanumeric user input to the wireless device.

25. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for accepting voice user input to the wireless device.

26. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for transmitting to a computational entity that accepts alphanumeric input.

27. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for transmitting to a computational entity that accepts voice input.

28. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for authorizing a credit card transaction.

29. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for authorizing a debit card transaction.

30. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for authorizing an automatic check handling transaction.

31. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for accepting user input effecting the at least one payment transaction via entry of financial data.

32. The system of Claim 31, wherein said means for accepting user input effecting the at least one payment transaction via entry of financial data comprises:

means for accepting near-real-time entry of credit card information.

33. The system of Claim 31, wherein said means for accepting user input effecting the at least one payment transaction via entry of financial data comprises:

means for accepting near-real-time entry of debit card information.

34. The system of Claim 31, wherein said means for accepting user input effecting the at least one payment transaction via entry of financial data comprises:

means for accepting near-real-time entry of automatic check handling information.

35. The system of Claim 31, wherein said means for accepting user input effecting the at least one payment transaction via entry of financial data comprises:

means for accepting user input that activates a profile containing pre-stored financial data.

36. The system of Claim 35, wherein said means for accepting user input that activates a profile containing pre-stored financial data comprises:

means for accepting user input that activates a profile containing pre-stored credit card information.

37. The system of Claim 35, wherein said means for accepting user input that activates a profile containing pre-stored financial data comprises:

means for accepting user input that activates a profile containing pre-stored debit card information.

38. The system of Claim 35, wherein said means for accepting user input that activates a profile containing pre-stored financial data comprises:



means for accepting user input that activates a profile containing pre-stored automatic check handling information.

39. The system of Claim 23, further comprising:

means for performing said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device in response to a presentation of a message through the wireless device.

40. The system of Claim 39, wherein the presentation of a message through the wireless device comprises:

means for presenting the message through a presentation device selected from a presentation-device group including a visual presentation device and an audio presentation device.

41. The system of Claim 39, wherein the presentation of a message through the wireless device comprises:

means for presenting a price through the wireless device.

42. The system of Claim 41, wherein said means for presenting a price through the wireless device comprises:

means for presenting the price in conjunction with at least one message-structure item.

43. The system of Claim 42, wherein said means for presenting the price in conjunction with at least one message-structure item comprises:

means for presenting the price in conjunction with a subject; a response option; a message body; at least one yes-no-type answer question; at least one numeric-response-type answer question; at least one verbal-response-type answer question; at least one multiple-choice-response-type answer question; at least one meeting date which can include either or both a day and a time; at least one meeting location; at least one meeting RSVP request; at least one event descriptor wherein the event descriptor can include a party, a breakfast, a lunch, a dinner, a movie, a game, a concert, or a miscellaneous occurrence; at least one event location; or at least one event RSVP request.

44. The system of Claim 23, wherein said means for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device comprises:

means for effecting the authorization by user input through the wireless device having a browser selected from the browser group that includes a WML capable browser, a CHTML capable browser, a Pocket IE HTML capable browser, a Palm Query Application capable browser, and a voice XML capable browser.

45. A system comprising:

circuitry for authorizing at least one payment transaction wherein authorization is effected by user input to a computational entity through a wireless device, said circuitry selected from an electrical-circuitry group including electrical circuitry having at least one discrete electrical circuit, electrical circuitry having at least one integrated circuit, electrical circuitry having at least one application specific integrated circuit, electrical circuitry forming a general purpose computing device configured by a computer program, electrical circuitry forming a memory device, and electrical circuitry forming a communications device;

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